## The increased risks of terrorism in our current climate

Since the COVID-19 pandemic, there has been some increased risks and one of the rising threats, due to the isolation and decrease in community support, is that of terrorism.

Although making sure your business is insured against the risk of terrorism and political violence may not be a current priority at this time, the socio-economic consequences of such attacks are just one of the reasons it should be considered.

Experts have been predicting and preparing for a rise in terrorist activity, that historically follows a period of unrest and economic hardship. The circumstances surrounding the COVID-19 pandemic created the potential for the growth of extremism. We have seen a multitude of violent scenes across the country during the past 18 months that evidence this.

The closure of schools and places of worship, rising unemployment levels and political disillusionment meant that more people than ever have been feeling isolated, potentially spending more time alone and online and may be struggling with their mental health. Without a community and access to support systems, it was the ideal environment for extremist groups to exploit and groom vulnerable individuals.

## What is the exposure to your business?

Whilst historically the Terrorism threat has been isolated to major cities, we are now seeing an increased spread of threat across the UK, due to the knock-on effect caused by supply chain disruption and the increase in self-radicalisation online.

Although you may not be the target of a Terrorist attack, it could be impacted by either the radius or the business interruption and denial of access caused either by the time taken to repair and replace, or indeed the consequences for the supply chain and the footfall returning to the same level prior to the attack.

## Finding a solution

We work with specialists in the insurance and risk management sectors, to ensure we have a variety of products to assist your business when it needs it most. To find out how we could help you, please call 03330 107 189 or email christie@christieinsurance.com

